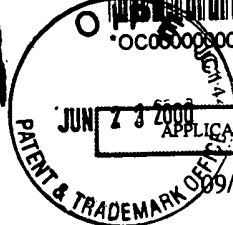


## FORMALITIES LETTER



\*OC000000005065287\*

UNITED STATES DEPARTMENT OF COMMERCE  
Patent and Trademark OfficeAddress: COMMISSIONER OF PATENT AND TRADEMARKS  
Washington, D.C. 20231

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/513,440	02/25/2000	Kathleen Tyson Quah	126-001USA000

Thomas J Perkowski Esq  
Soundview Plaza  
1266 East Main Street  
Stamford, CT 06902

Date Mailed: 04/20/2000

## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

*Filing Date Granted*

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.  
*Applicant must submit \$ 690 to complete the basic filing fee and/or file a small entity statement claiming such status (37 CFR 1.27).*
- Total additional claim fee(s) for this application is \$2286.
  - \$648 for 36 total claims over 20.
  - \$1638 for 21 independent claims over 3 .
- The oath or declaration is missing.  
*A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.*
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 3106.

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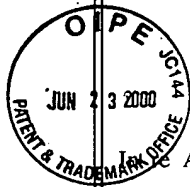
*A copy of this notice **MUST** be returned with the reply.*

Customer Service Center

Initial Patent Examination Division (703) 308-1202

06/26/2000 GTEFFERA 00000050 161340 09513440 PART 2 - COPY TO BE RETURNED WITH RESPONSE

01 FC:201	345.00 CH
02 FC:203	324.00 CH
03 FC:202	819.00 CH
04 FC:205	65.00 CH



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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of:

Applicant : Kathleen Tyson Quah  
Serial No. : 09/513,440  
Filing Date : February 25, 2000  
Title of Invention : METHOD OF AND SYSTEM FOR MITIGATING RISK  
ASSOCIATED WITH SETTLING OF FOREIGN  
EXCHANGE AND OTHER PAYMENTS-BASED  
TRANSACTIONS  
Examiner : not yet assigned  
Group Art Unit : 2756  
Attorney Docket : 126-001USA000

Honorable Commissioner of Patents  
and Trademarks  
Washington, DC 20231

RESPONSE TO NOTICE OF MISSING PARTS OF APPLICATION  
FILING DATE GRANTED

Sir:

In response to the Notice of Missing Parts of Application/Filing Date  
Granted dated April 20, 2000, Applicant submits herewith the following  
documents for filing in the above-referenced Application:

- Authorization to charge Deposit Account 16-1340 in payment of the basic filing and additional claim fees;
- Combined Declaration Of Inventorship And Power Of Attorney;
- Part 2 of Notice Of Missing Parts Of Application/Filing Date Granted;
- Declaration Of Small Entity Status (37 C.F.R. 1.9(f) and 1.27(b) - Small Business Concern);
- Return Receipt Postcard; and
- Certificate of First Class Mail under C.F.R. 1.8 dated June 20, 2000.

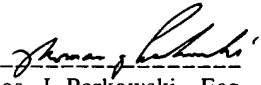
Please address all correspondence to:

Thomas J. Perkowski, Esq.  
Thomas J. Perkowski, Esq., P.C.  
Soundview Plaza  
1266 East Main Street  
Stamford, Connecticut 06902

The Commissioner is authorized to charge the requisite filing fees of \$1553.00, as well as any other fee deficiencies, in connection with the present Application to Deposit Account No. 16-1340. A duplicate of this document is enclosed herewith.

Respectfully submitted,

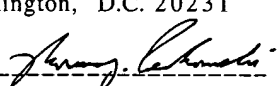
Dated: June 20, 2000

  
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Thomas J. Perkowski, Esq.  
Attorney for Applicant  
Reg. No. 33,134  
Thomas J. Perkowski, Esq., P.C.  
Soundview Plaza  
1266 East Main Street  
Stamford, Connecticut 06902  
203-357-1950  
<http://www.tjpatlaw.com>

CERTIFICATE OF FIRST CLASS MAIL  
UNDER 37 CFR 1.8

I hereby certify that this correspondence  
is being deposited with the United States Postal Service  
on June 20, 2000  
in a prepaid postage envelope  
as First Class Mail  
addressed to:

Commissioner of Patents and  
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Washington, D.C. 20231

  
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Thomas J. Perkowski, Esq.

Dated: June 20, 2000